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ABSTRACT

This document is one in a series of three monographs developed by the National Association of State Boards of Education and designed to acquaint the reader with consumer education issues and how they affect policies. Included in these monographs are articles on what should be taught as part of consumer education, how consumer education programs should be designed, and some current consumer education topics. The articles certain some suggestions for developing policies intended to provide students with practical life skills without detracting from the high priority placed upon reading and math. Focusing on program design, this monograph presents the following articles: "The Students and Teachers: Who Are They?" by E. Thomas Garman; "Implementing a Course in Consumer Education," by Herbert M. Jelley; "Reasons for Introducing Consumer Education in Separate Disciplines," by William D. Bader; and "The Policy/Program Development Process," by Robert J. Alexander. (EM)

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PERSPECTIVES ON CONSUMER EDUCATION

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The Students and Teachers: Who Are They?

by E. THOMAS GARMAN

Consumer education is not a narrow science or discipline. Nor is it a list of buying principles that once memorized will ensure that consumers make wise choices during the rest of their lives. Consumer education instead is a process. It is a continuing process of learning about problem solving that affects both the individual and the society. Consumer education begins at the preschool level and lasts a lifetime. It emphasizes the concept and process of personal decision-making by providing instruction in analyzing available alternatives as well as in weighing the short-range and the long-range consequences—both to the individual and to society—of choices in the marketplace.

Consumer Education for Whom?

Our present educational system is primarily aimed at teaching youth the attitudes, skills, and knowledge needed to earn a living in the world. Those schools with consumer education programs have added a most welcome, important, and popular dimension—effectively managing that earned income as well as one's nonmonetary resources, in order to achieve greater fulfillment in life. Thus, not surprisingly, few parents

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and educators object to the need for consumer education in the public schools.

There is a need for learning how to obtain maximum satisfaction from spending one's income, for gaining a better comprehension of the American market system, and for learning how to "vote" more knowledgeably and accurately in the economic marketplace. In addition, the role of more than 220 million consumers cannot change unless the marketplace itself also changes. Therefore, consumer education needs to include emphasis upon responsible and organized consumers working with business and government to improve the market system itself.

A nationwide study on Adult Functional Competency conducted by Norvell Northcutt of the University of Texas for the U.S. Office of Education concluded that almost two-thirds of the adult population is functionally inadequate in consumer economics.[1] ". . . translated into population figures, some 34.7 million adult Americans function with difficulty and an additional 39 million are functional (but not proficient) in coping with basic requirements that are related to Consumer Economics." [2]

Another study from the National Assessment of Educational Progress found that the mathematics ability of American consumers is shockingly poor. The study posed the following question: ". . . are we satisfied with American consumer-mathematics ability in light of the fact that 45% of the adults did not read a federal income tax form correctly, and under half of the population at ages 17 and adult successfully determined the most economical package size on two cost-comparison exercises?" [3] These unfortunate findings underscore the failure of the education system in the past to provide even the most fundamental aspects of a consumer education.

Failures of the past should be lessons for the future. Consumer education needs to be provided for *all* students. The basics of education—reading, writing, and arithmetic—are fundamental to any kind of successful functioning in society. But common sense as well as research tells us that even those

basics are of little value unless they are applied. Consumer education provides that vehicle for relevance, the opportunity for practical application of content to real-life experiences.

More than thirty-five years ago, it was estimated in "The Consumer Education Study" that ". . . at least three-fourths of the schools now have consumer education somewhere in the curriculum . . ." and ". . . that 20 percent of our schools were offering separate courses in consumer education . . ." Today, about ten states have mandated consumer education into the public schools and several others have offered resolutions suggesting that consumer education be taught. Reliable research does not exist but it can be estimated that perhaps only 10 percent of the public school students across the country receive instruction in consumer education.

The Results of No Consumer Education

The Adult Functional Competency and the National Assessment of Educational Progress studies cited earlier give some indication of the results of not having consumer education in the schools. Furthermore, without consumer education, millions of kids grow up and become adult consumers who *cannot* accurately count change, balance their checkbooks, practice effective money management, understand anything about life insurance, recognize deceptive sales techniques used by some sales persons, compare the *pros* and *cons* of renting or buying houses, act responsibly by complaining and complimenting businesses and governments when appropriate, understand their own important role and function in directing our market system, or even recognize the importance of becoming informed about community issues and voicing their concerns by voting. In short, the absence of consumer education suggests economic illiteracy and irresponsible consumption.

This does not mean "doomsday" but it does portend a retention of the status quo. Things cannot get better for individuals or for society if we remain uninformed, stagnant, and unable to act intelligently. An increasingly higher quality of life for all citizens can be greatly enhanced with effective consumer education.

Who Should Teach Consumer Education?

In the secondary schools, the topic of air quality or pollution is commonly taught by most science and economics teachers. Middle school math teachers typically teach a unit on metrics. And many elementary school teachers teach something about what is said and not said in television commercials which are designed to persuade.

Those teachers may not officially be labeled as consumer education teachers but that is in fact what they are. Fortunately, most elementary and secondary school teachers have taught some "consumer education" for decades. That is surely where many of us learned both how to count change and about the "basic seven" food groups (which nowadays are called the "basic four").

Thus, one possible answer to the question, "who should teach consumer education?" is that *all* teachers should be involved in teaching consumer education. Consumer education concepts can be taught in existing courses, such as in General Business and Homemaking. They can also be taught as a separate course of instruction. Integration of consumer education concepts into a multiplicity of courses is also possible, where, for example, a language arts teacher has students analyze warranties and a mathematics teacher has pupils calculate unit prices and the costs of credit. Team teaching is another approach commonly used, in which two teachers from separate disciplines (often home economics and business education) cooperate and teach a course together.

But, beware! Consumer education that is the responsibility of many is more often than not the responsibility of no one. Therefore, a second response to the question is needed: the best are those who are most interested. It is rather frightening to overhear a teacher attending a county institute workshop, saying, "I've just been told that I'm going to teach consumer education in our school next year but I'd rather continue teaching what I taught last year."

Equally dismaying is another too frequently heard comment from teachers: "I'm going to teach consumer education to my junior high students next semester and I don't know what topics will interest them." This suggests a third answer

to our question, i.e., the people who teach consumer education should be those who are properly qualified to do the job. Just because you can type does not mean you can teach typewriting; because you can read well is no indication that you can teach remedial reading to students. Similarly, simply being a "good" consumer does not mean that a teacher can be effective in teaching consumer education.

Competent and effective consumer education teachers—regardless of state certification requirements—seem to have four common characteristics: 1) university academic preparation in economics; 2) a university course in "consumer education," "consumer problems," or "consumer economics" and sometimes an additional course entitled "family finance" or "personal finance"; 3) a specialized course in the methods of teaching consumer education; and, 4) a dedicated interest in teaching consumer education because of a personal belief in the importance of the subject matter.

No state makes such requirements of their consumer education teachers for certification purposes. But many of the best te chers of consumer education have such a background. Research is needed to validate this conclusion, but after glancing over the four criteria listed above it just seems logical that teachers with that kind of background would be better than others.

Recent Research Findings

The recent movement toward teaching consumer education in the secondary and elementary schools is concurrent with an interest in the college level preparation of those teachers charged with the responsibility for providing consumer understandings for our pupils. A recent major study measured the consumer education literacy of teachers by means of a consumer education literacy test.[5]

The *Test of Consumer Competencies*,[6] a 55-item multiple-choice test, was developed and normed with nearly 8,000 secondary school students.[7] The dissertation study won two national awards for excellence in research. It was used as the basis for testing a national sample of prospective teachers graduating from educational institutions accredited by the

National Council for Accreditation of Teacher Education (NCATE).

Of the total of 540 higher education institutions accredited by NCATE, 130 were selected for sampling. Eighty-four (64.6%) participated in the study by testing a specified number of their graduating seniors who would be certifiable to teach. Therefore, 15.5% of all NCATE institutions, or approximately 1/6 of the total, were represented in the study. Over 4,300 prospective teachers completed the examination which amounts to 3 percent of all those graduating that year.

Overall achievement on the *Test of Consumer Competencies* was less than sixty percent, or an average score of 32.67 out of a possible 55; this score does not indicate a high level of comprehension of cognitive consumer education concepts. Of all the teachers, about 12 percent had completed one or more consumer education related courses. They scored higher on the test than those prospective teachers who had not completed such a course.

Of the 14 areas on the test, the prospective teachers were most knowledgeable in the consumer education areas of "recreation," "clothing," "the individual in the marketplace," and "furnishings and appliances." They scored lowest in the areas of "savings and investment," "food," and "taxes."

Prospective teachers certifiable to teach secondary school scored about two points higher (34.03) than those certifiable to teach elementary school (31.99) or both elementary and secondary (31.76).

Prospective teachers with particular majors such as social studies, history or geography, science, and home economics scored higher on the *Test of Consumer Competencies* than other majors, thus indicating a greater degree of comprehension of cognitive consumer education concepts. Those majors scoring the poorest on the test included majors in special education, art and music, and physical education and health, clearly evidencing a lower than average comprehension when compared to all prospective teachers.

The study just cited suggests that, in general, some types of teachers seem to be better qualified—in terms of their com-

prehension of cognitive concepts—to teach in this area. Aside from the insights gained through research, however, other generalizations can be made about the comparative qualifications of teacher groups.

Advantages of One Group over Another

General sources of information suggest that the people who are most frequently found to be teaching consumer education in the secondary schools are those with classes in home economics, then in business education, followed by social studies and probably physical education and health teachers or those in the industrial arts areas.

The certification requirements and general academic preparation of such teachers is similar within a given discipline. Thus, certain weaknesses in preparation are quite likely to occur in general. Home economics teachers frequently lack adequate university preparation in economic theory, transportation, savings and investment, insurance and taxes. Business education teachers rarely have had much preparation in food, clothing, health services, recreation, furnishings and appliances, and housing. Teachers in social studies as well as those in physical education and health often have no formal academic preparation in the broad area of consumer education.

Generalizations can also be made about the preparation strengths of various teachers. Those in home economics quite often have had a course in consumer problems as well as one in family finance. Business education teachers often are well prepared in economics and occasionally have had a course in personal finance or consumer economics. Furthermore, elementary school teachers in general do not have any formal preparation in consumer education although they sometimes do have a course in economics.

These generalizations have not been verified by research. However, inspection of transcripts of the undergraduate preparation of teachers does substantiate such statements. So, where does that leave the school administrators who are trying to make decisions about who is best qualified to teach consumer education?

Conclusion

The first job is to define what consumer education is all about in a given state and/or school district. Then determine who is to receive such consumer education competencies. Next, assess the strengths of the staff in terms of how to most effectively teach consumer education (separate course, team teaching, integration into other courses, etc.). Finally, determine who are the best prepared and most interested teachers.

At this point, we can move ahead forthrightly, and squarely face our responsibilities as adult leaders in our communities. ". . . society as a whole stands to gain if consumers become better informed about goods and services and the indices of their quality, about prices, and about business practices." [8] It is our job—our covenant—to help our youth obtain not only the skills to get through life and enjoy it but also to help to improve the quality of life for others. Perhaps the very first job of schools should be to instill in people the desire to help create a better society. *This* is the task of consumer education.

Footnotes

[1] Norvell Northcutt, *Adult Functional Competency in Texas*. University of Texas, Division of Extension, Austin, Texas, April, 1975, pp. 131-132.

[2] Norvell Northcutt, *Adult Functional Competency: A Summary*. University of Texas, Division of Extension, Austin, Texas, March, 1975, p. 6.

[3] J. Stanley Ahmann, *National Assessment of Educational Progress, Consumer Math: Selected Results From the First National Assessment of Mathematics*. Number 04-MA-02, U.S. Government Printing Office, Washington, D.C., June, 1975, p. 34.

[4] Thomas H. Briggs, *The Role of Mathematics in Consumer Education*. The Consumer Education Study of the National Association of Secondary-School Principals by The Commission On Post-War Plans of the National Council of Teachers of Mathematics, Washington, D.C., 1945, p. 3.

[5] E. Thomas Garman, *A National Assessment of the Consumer Education Literacy of Prospective Teachers From All Academic Disciplines*, Virginia Polytechnic Institute and State University, Blacksburg, Virginia, July, 1977, 40 pp. (Limited copies are available for distribution by writing the author.)

[6] Thomas O. Stanley, E. Thomas Garman and Richard D. Brown, *Test of Consumer Competencies*. Scholastic Testing Service, Inc., 480 Meyer Road, Bensenville, Illinois 60106.

[7] Thomas O. Stanley, *The Development of the Test of Consumer Competencies*. Unpublished doctoral dissertation, Northern Illinois University (DeKalb), 1975.

[8] Thomas H. Briggs, *The Relation of Business Education to Consumer Education*. The Consumer Education Study of the National Association of Secondary-School Principals by the National Council for Business Education, Washington, D.C., 1945, p. 2.

Implementing a Course in Consumer Education

by HERBERT M. JELLEY

According to recent surveys, most people agree that students leave high school ill prepared for their role as consumers, and that the study of consumer affairs would help remedy this situation. Increased concern for consumers is due in large part to the fact that being a wise consumer in today's society is downright difficult.

If we are to focus more attention on providing students with the understanding and skills that will help them to be wiser consumers, we must face the issue of how best to insert consumer education into the curriculum. Can the education consumers need be acquired in the courses that already exist? Or, should we offer a separate course—a course designed expressly to teach young people to be better consumers?

Whether consumer education should be taught as a separate course (or courses) depends to some extent on what schools should be trying to accomplish, and on assumptions about the purposes of consumer education. Thus, the author will first describe what he believes our goals should be. Following this, some advantages and disadvantages of implementing a course will be discussed. Finally, some administrative issues are presented that must be faced if consumer education is to be offered as a separate course.

Goals in Consumer Education

Should consumer education be a vehicle for teaching eco-

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nomic understanding? Although some economists might not agree, one could argue that the study of consumer problems is an excellent approach, both intellectually and motivationally, to the study of more abstract economic principles. For example, the economic principle of alternative costs (or opportunity costs) can be approached by starting with the need the consumer has for economizing and for making wise choices.

Should consumer education focus on personal and family business affairs? Few would deny the need for some students to have a formal opportunity to learn how to keep financial records, use banks, and buy insurance.

Should consumer education zero in primarily on how to cope with business? A consumer education program could show students how to join in the battle for quality in goods and services, for fairness in advertising and promotion, and for honesty in the marketplace.

Should consumer education emphasize the role of government in protecting consumers? Government regulations are least effective when consumer awareness of those regulations is lacking. The impact of government protections can be greatly enhanced by educated consumers who know when to exercise their rights.

John Godfrey Saxe wrote a poem which comes to mind, about the blind men and the elephant. Each of six blind men touched a different part of the elephant, and so they each had quite different descriptions of the beast's appearance. Saxe wrote, "Though each was partly in the right, they all were in the wrong!" If consumer education is regarded from only one of the viewpoints described in the preceding four paragraphs, the philosophy guiding the setting of goals will be too narrow.

Economic understanding is extremely important if we are to meet our responsibilities as citizens and as members of a free enterprise economy. Because of a general recognition of this fact, many schools are making economic education a vital part of their curricula. Perhaps a case can be made that consumer education is a part of economic education.

But, teaching all the understandings and skills needed to prepare young people to be effective consumers requires a great deal of time and effort. If educating consumers is to be attempted by making room for some consumer topics in basic economics courses, students will get precious little consumer education. The need to offer educational experiences designed to help young people and adults be wiser consumers is too important to be subsumed in another course such as economics. Granted, many topics covered in a basic economics course aid one to be a more competent and better informed consumer. But consumer education must now be much more than a part of economic education.

Consumer education is much broader, too, than training for personal and family business affairs. It is more than helping students learn how to cope with business practices.

Consumer education should include instruction in real-life problems, i.e., buymanship and money management should be taught. This first level of consumer education is the corner stone of any program of instruction. At this first level, we are dealing with tactics, and with developing practical competence. We must not, however, make the mistake of stopping at this level.

A higher level of consumer education provides the experiences that will encourage students to develop a personal philosophy consistent with their goals in life. At the first level, one sees a need for clever buying and shrewd bargaining. At the next level, the problem is one of choice-making. Determining the place a product is going to have in one's life is really more crucial than choosing among various brands.

Still another level of consumer education involves questions of ethics. Consumers must be aware of the broad consequences of their acts as consumers; consumers have certain basic rights, but they also have responsibilities. Advocating a selfish, "me-first" set of attitudes must not characterize consumer education in the years ahead.

Consumer education in the future must go beyond how-to-buy-it tactics in the marketplace and focus in on the moral climate. Is it right for huge supermarkets to promise bargains

they then do not deliver? Is it right for consumers to switch price-tag labels? Is it right for consumers to abuse return privileges on merchandise? Can consumers point their fingers at business men when consumers are guilty of cheating? What remedies exist?

The next level of consumer education involves helping to shape thought in our nation—helping students to become good consumer citizens. Enlightened consumers should be aware of such things as the protection given them by the Federal Trade Commission, attitudes toward the expansion of social security programs, and the representation of consumers in the highest levels of government. An issue facing us as this is being written is legislation before Congress that would create a new federal agency to represent consumers. Would this be helpful for consumers, as supporters of the legislation believe? Or, would it, as opponents contend, merely create a new layer of bureaucracy to do what existing federal agencies ought to be doing?

Enlightened consumers should also be aware of the development of consumer organizations and the role these organizations play in our economy.

Advantages of Implementing a Course

The question now is, whether the goals outlined in the previous pages can be met if consumer education is taught by inserting units and topics into already existing courses. Infusing consumer topics into the curriculum by making it a part of existing courses sounds good, but how much will really be accomplished? Is it possible that what is everyone's business is really no one's business? The chief advantages of a separate course in consumer education are here divided into three categories: teacher preparation and commitment, the availability of teaching/learning materials, and student involvement.

1. **Teacher Preparation and Commitment.** Where the teacher has elected to be a consumer teacher and has been trained accordingly, the students have the advantage of being taught by a person not only committed to consumer education but also knowledgeable about the field. The goals of consumer education include good buymanship and good money manage-

ment. They include on a higher level the opportunity to give students experiences that will encourage them to examine purposes and to make wise choices. Then, too, the goals of consumer education should include an examination of ethical values in the marketplace. Can all of this be accomplished when consumer education is parceled out to a variety of professionals teaching in a variety of disciplines?

Then, too, isn't it conceivable that even the most committed teachers are likely to slight an "added" responsibility (such as helping to develop consumer skills) when pressures exist to strive for excellence in the discipline in which they are teaching? Mathematics teachers, science teachers, history teachers, English teachers, and other teachers have been educated to teach their disciplines because they have an interest and an aptitude for those disciplines.

If courses in consumer education are implemented, teachers can be trained to teach consumers. We can assume they will have an interest and an aptitude for consumer education. Where separate consumer courses are now being taught, they are generally taught by teachers whose majors are business, home economics, or social studies. Increasingly, the teachers selected have indicated a keen interest in consumer education, and teachers in the three disciplines just mentioned have had college courses in subjects that relate to consumer education. Many educators believe the time has come to settle any interdisciplinary rivalry concerning consumer education that might exist among business, home economics, and social studies teachers. If consumer education is essential, why not prepare men and women to be consumer teachers? Such teachers can embrace the strengths of existing disciplines and become specialists in consumer education.

2. **Availability of Teaching/Learning Materials.** Textbooks and other learning materials are available for consumer education classes. If consumer education is not implemented as a separate course, these materials are not quite as useful. Where consumer education is integrated into other courses, the materials for these courses would have to be rewritten, or supplementary consumer material designed for use in the various disciplines.

Audio-visual materials have been developed rapidly in consumer education. The list of quality 16mm films available for consumer classes expands annually, so that at consumer education conferences, such as the Mid-America Conference in February, 1978, conferees could not see all of the films unless they elected to skip the conference meetings and spend full time at the "film festival" room. These films can be shown in English classes, or history classes, or science classes, but they are most appropriate for consumer classes. Other audio-visual materials exist for consumer classes, too, such as slides and transparencies for overhead projectors.

Trade associations and individual business firms have recognized the importance of consumer education and have responded with teaching/learning materials to help give consumer information to students. Thus, a wealth of reading and audio-visual material is available from these sources on subjects such as insurance, foods and nutrition, advertising, and auto safety. To date, little formal evaluation has been done on industry-sponsored materials. Some of the material is probably biased; some is not. Some of the material is mediocre; some is excellent. Teachers who spend full time teaching consumer classes should certainly be more adept at judging the worth of this material.

The materials that have been developed to aid teachers in presenting consumer information and developing consumer skills seems more appropriate for separate courses in consumer education than for other courses in which consumer education is to be added.

3. **Student involvement.** Motivation in consumer education is no great problem because it taps into one of young peoples' strongest drives: what they are going to spend their hard-earned money for. Some of the most successful consumer education programs exist where consumer teachers have unharnessed the energy of students and directed their efforts to problem solving in the community.

A teacher in a Dayton, Ohio, suburb organized a consumer fair several years ago, and each year the fair is larger and more successful. Students in her consumer classes research products available in the community, make exhibits, and pre-

pare informative leaflets. While the expressed purpose of the fair is to help educate those in this relatively large high school who are not "lucky" enough to take the course in consumer education, the teacher and her administrators realize that these students are learning valuable skills as they put on the fair. Parents, too, learn from the fair; and through publicity the fair gets from the media, other people in the community probably learn something about being better consumers. Would such a project have been undertaken if the school had decided to integrate consumer information and skills with already existing courses?

In the Chicago area, an enterprising young consumer teacher started a club that has been so successful, other chapters have been organized in high schools nationwide. The student members of SACT, an acronym for Student Action Consumer Team, publish newsletters containing valuable information discovered through research in government publications, consumer testing agency magazines, and industry materials. Again, it is doubtful that such activity could have been generated in a school that did not offer a separate course in consumer education.

Courses in consumer education can be exciting for students. Scores of paperback books on a variety of consumer topics can be used to supplement text material. These books range in subject matter from consumer fraud to small claims courts and investment possibilities. The consumer information now published in newspapers has increased in volume and has improved in quality since the advent of consumer journalism. Add this daily reading to the consumer magazines and the consumer articles in other magazines and one has ample material to make a course interesting, current, and relevant.

In summary, the possibility of providing a good consumer program seems better when a separate course is offered. The consumer teaching/learning materials are better suited to separate courses. Furthermore, when a separate consumer course is taught, student involvement in consumer problem-solving projects is more likely to occur, and the chances are greater that the teacher will be more knowledgeable about consumer issues and more interested in the teaching assignment.

Disadvantages of Implementing a Course

The goals of consumer education are very broad indeed. Is it possible for even the most dedicated teacher to be able to master the variety of skills and the volume of information that should be used to create a good consumer education program? A noted shopping authority once remarked that even if he could spend all of his waking hours studying the products available for consumers, he still could not even begin to master them. The alternative to a separate consumer class is to spread the task of educating consumers among subject matter specialists in the school. Thus, the mathematics teacher would be responsible for teaching about such things as compound interest and the present value of an annuity. The social studies teacher would make certain that the student understands the kind and value of the protection given by a government agency such as the Federal Trade Commission.

A common lament of some scholars is that in our schools we have compartmentalized knowledge to such an extent that students fail to draw relationships properly and thus do not benefit as much from their education. A consumer education course would mean adding still another discipline.

Locating properly trained teachers is another disadvantage of implementing a course in consumer education. Unless well educated and keenly interested teachers fill the classrooms where separate courses exist, the course might better be deleted.

These disadvantages must be examined carefully before a decision is made to implement a separate course. This author is optimistic, however, that dedicated consumer teachers will be available in increasing numbers in the years ahead. Classes in consumer affairs, consumer economics, family economics, and the like, are becoming more prevalent on university campuses.

If school systems signal to teacher training institutions that consumer education courses are to be taught, the institutions will surely make certain that they meet the demand.

Some Administrative Issues

Other questions are generated by the idea of a separate course in consumer education. In what year should the course

be taught? Some consumer educators believe that the 12th grade is the ideal time because it is the last year in secondary school. Obvious reasons exist for teaching about housing, insurance, and many other consumer topics just before the student leaves school. But what about students who drop out of school before they reach the 12th grade? What about consumer problems that teenagers have while they are still in school? (Recent surveys have shown that the amount of money spent by teenagers in our society is quite large—large enough to gain the attention of certain industries.)

Should consumer education be offered at more than one level? If so, at what levels? Will all students take consumer education, or should it be offered as an elective course? If it is an elective, will some students who need the course most be excluded?

Perhaps there are no definitive answers to these questions. The best plans might have to evolve from local needs. For some school systems, perhaps one elective course available to any senior high student is a good plan. For other school systems, a required course may be a good solution. For still other schools, courses at more than one level might be wise.

Should consumer education be implemented as a separate course? The important thing, of course, is to have a consumer education program. A school obviously can have a good program or a mediocre program when it incorporates consumer education into already existing courses. Similarly, it can have a good or a mediocre program when it offers consumer education as a separate course. As of now, however, the odds seem to favor accomplishing the needed objectives by having separate courses.

Reasons for Introducing Consumer Education in Separate Disciplines

by WILLIAM D. RADER

Those familiar with the subject of home economics know that for years it has included the study of consumer education as a part of its curriculum. Home economics has been concerned about the family and its economic concerns, particularly the purchase of food, clothing, and shelter. Over the years, it has been a school subject taken principally by females, although an increasing number of male students have been taking courses in food preparation. Home economics is most often found among the elective offerings of a secondary school; it is not a required subject. If it is desirable for all elementary and secondary school students to develop competencies in consumer education, then home economics is not presently a route through which this goal can be accomplished. The content and substance of consumer education is such that a multidisciplinary approach is warranted, as the following paragraphs will indicate.

What is a multidisciplinary approach? The word *multi* means many or several, and the word *discipline* refers to an academic subject, such as English or mathematics. Thus, a multidisciplinary approach is one that employs several school subjects to accomplish its objectives rather than just

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one. In consumer education, this approach is particularly appropriate.

In order to make improved consumer decisions, the individual must first understand himself or herself, particularly individual behavior. How do you react to a certain advertising message? Do your friends or family influence your purchase behavior? What are your own individual needs? An understanding of the psychology of consumer behavior may not in itself eliminate irrational or impulsive purchase decisions, but at least it will cause students to examine carefully their reasons for making a particular purchase.

Every purchase decision has a financial aspect that needs to be considered. What are your financial assets at the present time? Are you employed in an occupation that has continuing income potential as opposed to seasonal layoffs or work stoppages? How much income can be expected in the future? The contemplated purchase must be viewed in a mathematical sense: how important is this purchase as a percentage of one's disposable income—income available for spending after taxes are paid? Has a budget been prepared and is the contemplated purchase within the budget limits? Will this be a credit purchase? How much interest and other credit charges will it cost and how will that affect future purchase considerations?

Most of us have financial resources that are limited. We need to understand the competitive economy and how it can benefit us. Are there several sellers that have the goods or services we want? How do prices compare? If there are differing qualities of goods, are we comparing goods of similar quality as well as price? This component of consumer education has been labelled as buymanship and it has sometimes been erroneously assumed that buymanship comprises the basic understanding necessary for consumer competency; hence, this assumption forms the basis for the previous emphasis on home economics only as the content base for consumer education.

An understanding of the American economic system is essential in order for students to be competent consumers. The workings of the market, demand and supply, the system

of money and banking, the factors of production, the role of profit, are a few of the elements that contribute to an understanding of how the system operates. The scarcity of human and material resources, relative to wants, causes individuals and societies to make thoughtful economic decisions about the use of those resources. We know that using scarce resources in one way will make it impossible to use those same resources for another purpose. Students, by learning to use the economic decision-making process, can learn to effectively utilize this process in their own individual decision-making, and participate intelligently in group political decisions that are of an economic nature.

Much emphasis is placed on reading in today's elementary and secondary schools. Reading critically is important in order for a consumer to be competent. What does an advertisement really communicate and what do you infer from the message and the way it is presented? Do you take the time to read the fine print and do you understand it? What does your warranty cover and what is left out? Students should be able to understand credit agreements and insurance policies. And can they detect "puffery" in advertising?

Many other school subjects have content that is appropriate for the development of competent consumers. Those that have been suggested, in addition to home economics, are business education, social studies education, mathematics, and English or language arts. To these may be added science, distributive education, driver education, music, art, health, physical education, and industrial arts, all of which have aspects relating to the consumer decision-making process. Preparing students to be competent consumers need not and should not be limited to a single, one-semester course.

There are both advantages and disadvantages to a multidisciplinary approach. One of the advantages for the student is that he/she is offered many opportunities to consider the elements of purchase decisions in the rational, unhurried arena of the classroom. An opportunity is afforded to practice decision-making skill development with much less risk than is present in the world outside the classroom. When we make a mistake in the real world, it is costly in terms of our use of scarce resources. By simulating reality in the class-

room, the student may err at the cost of a higher grade, damaging to the ego but not the pocketbook.

There is time, in a classroom setting, to reflect upon one's values, examining them, clarifying them, and observing how they may have changed over the years the student has been in school. It is assumed that the consumer education curriculum, in addition to being multidisciplinary, is also sequential. Instruction begins in the early grades, conceivably as early as kindergarten but certainly by the first grade. The reflection on one's values and the development of thinking skills, both preliminary to consumer decision-making skills, can not be developed in a single, one-semester course, nor are they limited to one particular school subject or discipline. One does not become competent in the English language, or in mathematics, in just one course.

Another advantage of a multidisciplinary approach is the opportunity it provides for reinforcement of student learning. Rather than mere repetition, students have the chance to make similar decisions in different subject areas. In every decision we make we weigh the advantages (benefits) and disadvantages (costs). We try to make a decision that will maximize benefits or minimize costs. We always keep in mind that the real cost of any decision made is what was given up in order to make that decision; economists have a word for this foregone opportunity. They call it an opportunity cost.

This may be put another way. There are usually several alternatives that we consciously or unconsciously weigh. We try to make the best decision possible, but we realize that the cost of our decision is actually the one we did not make. A multidisciplinary curriculum in consumer education provides numerous opportunities for the development of this skill of calculating benefits received and costs incurred.

There is an advantage of a multidisciplinary curriculum that may be less measurable but it is nonetheless real. Such a curriculum causes all teachers to consider their own subjects or grades in the light of others. When each has a part of the teaching responsibility and is dependent upon what others teach, the opportunity for genuine cooperation increases. It becomes impossible for a teacher to divorce his/

her classes from all others in the fashion of an isolationist because the teacher has only one part of a larger learning package. If all the pieces of a jigsaw puzzle are not inserted in their proper place in the picture, it will lack wholeness and be incomplete.

Yet another advantage is that of the reality of consumer education. We are all consumers and we make consumer decisions daily. While students may control fewer dollars than adults, they do have money to spend and they also influence the spending of adults. Many businesses have geared themselves up to gain a portion of the "teen trade." In schools where there is consumer education, there is a marked difference in the attitudes of students toward school. They view school as less abstract and as less remote from the real world, and a multidisciplinary curriculum through reality reinforcement, contributes toward a more positive school attitude.

One other advantage may be cited for introducing consumer education in several school subjects, and that is the amount of content to be learned. Since all subjects have specific content of their own in addition to the relevant consumer education knowledge, it would be impossible, in a course of a semester or a year, to teach it all. Consider the topics included as mandatory for teaching in the state of Florida in its 1974 law and 1975 amendment: advertising, appliances, banking, budgeting, credit, governmental agencies, guarantees and warranties, home and apartment rental and ownership, insurance, law, medicine, motor vehicles, professional services, savings, securities, taxes. The 1975 amendment added the following language to the above requirement: "Shall provide a full explanation of the factors governing the free enterprise system and the forces influencing production, distribution, and consumption of goods and services." It is clear that learning all of these things in a single course would be exceedingly difficult for most students, and the above topics and language do not comprise the totality of consumer education.

A multidisciplinary consumer education curriculum has disadvantages also. The teachers of a school district, or a particular school, must organize themselves into a committee and come to certain agreements which may be difficult to reach. They must agree on the objectives they will strive to

accomplish, including, of course, the content, skills, and values to be developed. The committee must allocate to each teacher a portion of that content for a particular grade level and/or school subject, to avoid overlap and unnecessary duplication. Each teacher must then agree to follow the overall curriculum outline. And, finally, a system of evaluation must be developed, so that student learning can be assessed and steps taken to assist further with the learning that is not being achieved. If the curriculum leader in this approach is not effective in the implementation process, a multidisciplinary curriculum effort could fail.

A second disadvantage is the need to eliminate something else from an already overcrowded curriculum. Each teacher can justify that everything currently being taught in his/her class is of great importance and should not be eliminated. Yet, if consumer education is to be implemented, undoubtedly something must go. The big question is what. Priorities must be established and some part of the course eliminated, or given less emphasis. The entire school program must be assessed to see where consumer education can best be accommodated without sacrificing the most essential school goals. In short, some compromise will be necessary to eliminate a few of a district's more marginal objectives.

Many consumer educators believe that the goals of consumer education are in harmony with other school goals. As faculty and administrators become familiar with consumer education, they may discover that this, indeed, is the case. If so, this disadvantage will disappear.

A third disadvantage of a multidisciplinary curriculum is not exclusively a disadvantage for this approach alone. It is the lack of familiarity of teachers with the content and the reluctance to include such material in their curricula. There is an old southern expression that goes something like this: "Folks are down on what they ain't up on." It may be surprising to note that teachers are not knowledgeable consumers, and much resistance to teaching it may arise out of the lack of individual competence. To make a consumer education curriculum truly multidisciplinary, we may need to provide a sufficient amount of inservice training for teachers.

At the secondary school level, teachers of different subjects

do not communicate with each other during the school day. Consequently, each knows little about what the others are doing and is often reluctant to enter into a multidisciplinary program. A teacher of mathematics and a teacher of English may not be aware that, in consumer education, they have much in common. This approach requires that teachers be aware of what other teachers are doing. If this cannot be accomplished, the approach may not succeed at the secondary school level. Since elementary teachers are also in their classrooms all day and may not see each other professionally, it is quite possible that this disadvantage may need to be overcome at this level also.

A final disadvantage of this approach may be the failure to pinpoint responsibility for teaching certain topics. When everyone is responsible, no one is. School administrators and curriculum coordinators are already overburdened and may not easily be able to carry out the requirements of this approach. If no one accepts responsibility, consumer education may fall between the cracks. A multidisciplinary curriculum requires delegated authority and responsibility. When all committee members are equal and no one can make a binding decision, it is likely that a decision will not be made.

The reader will need to determine whether advantages of this approach outweigh disadvantages or whether the difficulties are insurmountable. Many state and local school systems are convinced that a multidisciplinary approach is the one that they will use. Some, however, have elected to use a single, required course for implementation, since it is less disruptive, they believe. In a recent article, Mr. Robert Alexander pointed out that "Students can also get the feeling that consumer education, like some other courses, is only important this year, or until the course is over." If units in consumer education are included in regular school subjects students will see the connection between consumer topics and mathematics, science, language arts, and social studies. These school subjects will suddenly take on more meaning, and appreciation for them will increase.

The Policy/Program Development Process

by ROBERT J. ALEXANDER

The National Association of State Boards of Education believes that a policy development process is most effective when: 1) policy makers first state what they want and how they want it done, and then 2) the chief executive and his staff determine how the policy will be implemented, i.e., they design the necessary program. In consumer education, however, this process has frequently been reversed. In many states, without being initiated by board action, a consumer education program has been developed by the state education agency (SEA) and then submitted to the board for approval. If the program is approved, the SEA has effectively decided the policy issues of "what" and "how," because program approval carries with it at least an implied policy. I am not suggesting the resulting policy is necessarily inadequate. I am saying, however, that state board members are establishing policy without being aware of all possible alternatives and their advantages and disadvantages.

The purpose of these first two monographs has been to acquaint board members with alternative answers to the key questions of what can be taught in consumer education and how can it be taught.

The first monograph provided a variety of perspectives on consumer education from the points of view of several special interest groups. The final article argued for a macroview of

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consumer education that endorses the teaching of relevant topics from each of these perspectives.

This second monograph focuses on "how." The first three authors have done an excellent job of covering the different possible answers to this question, and their relative strengths and weaknesses.

Essentially consumer education has been and continues to be taught within every conceivable program organization and each approach has its own *pros* and *cons*. My particular bias is for a K-12 multidisciplinary approach. In addition to the programmatic strengths that are described by Dr. Rader in his article, there are also some philosophical advantages. First, students who receive some consumer instruction each year begin to realize the lifelong importance of consumer and economic issues. Second, students who receive consumer instruction in several courses begin to realize that consumer and economic issues will affect them in all the roles they play in society. Third, consumer education can be used as a vehicle for teaching math, reading, science and many other subjects. Therefore, a multidisciplinary program minimizes the disruption of a student's learning of the basics, indeed it becomes part of the basics.

Whatever the policy decision is, the issue of "how" is as important as the issue of "what," and is much more complicated. When deciding "how," the questions of "who" and "when" begin to surface. Is consumer education to be provided for all students? Should only students of home economics and business be educated consumers? Should college bound students be excluded (often I hear the argument that "smart students will learn it on their own")? When should it be taught—at all ages, junior and senior high, or only senior high?

I hope these two monographs have provided the policy maker and program developer with insight regarding consumer education policy issues. Understanding of these issues should lead policy makers to more informed and therefore more effective policy decisions. In turn, these policies should result in programs which better prepare students for their role as consumers in our economic system.